

FEDERAL RESERVE statistical release



H.8

Selected Assets and Liabilities of Commercial Banks in the United States¹

Percent change at break adjusted, seasonally adjusted, annual rate

For use at 4:15 p.m. Eastern Time
October 4, 2019

Account	2014	2015	2016	2017	2018	2018 Q1	2018 Q2	2018 Q3	2018 Q4	2019 Q1	2019 Q2	2019 May	2019 Jun	2019 Jul	2019 Aug
ASSETS															
1 Bank credit	6.5	7.5	6.8	3.0	3.5	1.7	2.9	4.3	4.7	6.5	5.4	4.5	6.2	4.1	8.5
2 Securities in bank credit ²	6.8	6.1	7.9	1.9	0.9	-2.9	-2.5	4.4	4.5	8.7	9.1	4.4	9.6	7.4	16.8
3 Treasury and agency securities ³	11.2	9.0	10.1	2.7	3.7	-3.0	2.7	6.3	8.5	13.7	11.1	7.8	13.8	12.0	23.5
6 Other securities	-2.3	-0.5	2.2	-0.4	-7.0	-2.6	-17.1	-1.3	-7.5	-6.8	2.4	-7.0	-4.3	-7.9	-6.3
9 Loans and leases in bank credit ⁸	6.4	8.0	6.4	3.4	4.4	3.4	5.0	4.3	4.8	5.8	4.1	4.6	4.9	2.8	5.4
10 Commercial and industrial loans	12.0	10.5	5.8	1.0	6.5	1.7	8.4	6.4	9.0	9.6	3.3	1.3	2.9	0.6	5.7
11 Real estate loans	2.5	5.5	6.5	3.7	3.4	3.9	3.4	3.4	2.9	2.5	3.4	3.7	3.2	2.2	2.1
12 Residential real estate loans	-0.7	1.3	3.3	1.5	2.0	2.5	1.8	2.3	1.4	1.5	2.5	2.5	3.8	2.4	0.0
13 Revolving home equity loans	-4.0	-4.2	-6.2	-7.5	-8.3	-8.1	-9.8	-8.8	-7.6	-8.1	-8.3	-8.8	-9.2	-9.6	-7.5
14 Closed-end residential loans ⁹	0.4	2.9	5.8	3.6	4.2	4.8	4.1	4.5	3.2	3.3	4.6	4.5	6.1	4.5	1.4
15 Commercial real estate loans	6.8	11.0	10.3	6.1	4.9	5.3	5.1	4.6	4.4	3.6	4.2	4.8	2.7	2.0	4.3
20 Consumer loans	4.6	6.1	7.0	4.2	4.0	4.7	3.7	3.2	4.2	4.6	6.3	6.5	5.3	5.8	6.0
21 Credit cards and other revolving plans	2.7	5.8	6.4	5.0	4.1	5.2	3.6	3.6	3.7	3.7	5.0	4.8	3.8	3.8	4.5
22 Other consumer loans	6.9	6.6	7.7	3.1	3.9	4.1	3.6	2.8	4.8	5.6	7.9	8.5	7.2	7.8	7.6
25 All other loans and leases	14.8	15.0	6.1	5.6	4.8	3.2	6.1	4.6	5.1	11.1	5.4	10.9	13.2	5.4	14.4
28 LESS: Allowance for loan and lease losses	-12.4	-3.7	2.8	0.5	-0.6	-0.4	0.7	-1.4	-1.4	2.5	1.4	-3.2	1.1	1.1	2.1
29 Cash assets ¹⁸	12.2	-7.9	-14.2	7.4	-19.3	-16.4	-24.7	-21.5	-20.7	-29.1	-25.2	-7.0	-10.2	-28.3	-11.8
30 Total federal funds sold and reverse RPs ¹⁹	6.5	-0.2	2.6	9.6	37.0	23.1	21.7	26.9	60.3	51.4	42.4	21.9	57.7	20.0	-12.4
31 Loans to commercial banks ²⁰	-16.9	10.7	18.4	-3.0	11.5	-3.1	58.5	24.2	-30.4	41.1	-106.8	-244.9	-266.7	-184.6	77.9
32 Other assets including trading assets ²¹	2.3	-1.7	1.6	1.5	0.0	3.7	2.5	-6.4	0.5	-6.2	6.6	-8.8	26.6	4.4	32.1
33 TOTAL ASSETS	7.3	3.6	2.7	3.6	0.8	-0.2	-0.4	0.7	3.0	3.0	3.7	2.8	8.4	1.6	7.6
LIABILITIES															
34 Deposits	6.4	4.9	4.4	4.6	2.7	1.3	2.5	3.2	3.7	4.7	6.0	5.2	8.4	2.1	4.0
35 Large time deposits	5.7	0.5	-10.9	7.1	4.5	-5.7	2.6	8.9	12.1	13.5	7.3	-11.0	-11.1	2.7	9.4
36 Other deposits	6.5	5.8	7.2	4.2	2.5	2.5	2.5	2.3	2.4	3.2	5.7	7.9	11.5	2.0	3.1
37 Borrowings	15.0	6.3	3.9	3.5	-5.3	2.1	-9.4	-12.2	-1.9	-2.9	-0.1	-1.3	5.4	-4.4	11.3
39 Other liabilities including trading liabilities ²²	3.5	-5.8	-2.3	-9.1	6.1	16.6	0.3	-3.2	10.5	-11.3	20.5	7.4	42.1	-14.8	61.2
40 TOTAL LIABILITIES	7.6	3.2	2.6	3.6	0.7	0.1	-0.3	0.1	2.7	2.3	4.0	3.6	10.3	-2.9	8.9

Percent changes are at a simple annual rate and have been adjusted to remove the effects of nonbank structure activity of \$5 billion or more, as well as the estimated effects of the initial consolidation of certain variable interest entities (FIN 46) and off-balance-sheet vehicles (FAS 166/167). Figures reported in the H.8 Notes on the Data are generally used to make these adjustments. For information on how the data were constructed, see www.federalreserve.gov/releases/h8/about.htm. Line numbers on this page correspond to those used in the remainder of the release. Percent changes for other series shown on the release are available for customizable download through the Federal Reserve Board's Data Download Program (DDP). Footnotes appear on the last page of the release.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

October 4, 2019

Account		2018 Aug	2019 Feb	2019 Mar	2019 Apr	2019 May	2019 Jun	2019 Jul	2019 Aug	Week ending			
										Sep 4	Sep 11	Sep 18	Sep 25
ASSETS													
1	Bank credit	12,815.6	13,206.2	13,272.9	13,341.6	13,396.6	13,465.5	13,511.5	13,606.8	13,646.1	13,656.9	13,698.7	13,722.4
2	Securities in bank credit ²	3,423.7	3,540.7	3,564.9	3,608.8	3,622.3	3,651.4	3,674.0	3,725.4	3,763.1	3,776.9	3,800.1	3,798.7
3	Treasury and agency securities ³	2,563.5	2,710.9	2,736.1	2,770.3	2,788.6	2,820.6	2,848.8	2,904.5	2,941.2	2,956.5	2,979.7	2,988.1
4	Mortgage-backed securities (MBS) ⁴	1,828.4	1,918.3	1,935.0	1,958.6	1,965.6	1,986.3	1,995.5	2,011.3	2,030.6	2,039.3	2,041.6	2,050.1
5	Non-MBS ⁵	735.1	792.6	801.1	811.6	822.9	834.3	853.3	893.2	910.6	917.3	938.2	938.0
6	Other securities	860.1	829.7	828.8	838.5	833.7	830.7	825.2	820.9	821.9	820.4	820.4	810.6
7	Mortgage-backed securities (MBS) ⁶	74.1	77.0	77.6	77.2	78.9	78.4	78.5	78.7	78.8	78.1	76.8	77.4
8	Non-MBS ⁷	786.0	752.7	751.2	761.3	754.8	752.3	746.6	742.3	743.1	742.3	743.6	733.1
9	Loans and leases in bank credit ⁸	9,392.0	9,665.6	9,707.9	9,732.8	9,774.3	9,814.2	9,837.5	9,881.4	9,883.0	9,880.0	9,898.6	9,923.8
10	Commercial and industrial loans	2,216.0	2,324.7	2,339.6	2,342.7	2,345.4	2,351.0	2,352.1	2,363.3	2,359.0	2,352.1	2,353.0	2,357.7
11	Real estate loans	4,371.2	4,444.6	4,460.9	4,475.6	4,493.5	4,505.6	4,513.9	4,521.9	4,519.8	4,529.5	4,532.3	4,544.3
12	Residential real estate loans	2,215.6	2,239.3	2,247.1	2,252.1	2,256.8	2,263.9	2,268.4	2,268.4	2,261.6	2,268.1	2,268.2	2,275.1
13	Revolving home equity loans	357.3	346.8	344.4	342.3	339.8	337.2	334.5	332.4	331.1	330.3	329.9	329.3
14	Closed-end residential loans ⁹	1,858.3	1,892.5	1,902.7	1,909.8	1,917.0	1,926.7	1,933.9	1,936.1	1,930.5	1,937.8	1,938.3	1,945.9
15	Commercial real estate loans	2,155.7	2,205.3	2,213.8	2,223.5	2,236.6	2,241.7	2,245.5	2,253.5	2,258.3	2,261.3	2,264.0	2,269.2
16	Construction and land development loans ¹⁰	337.5	343.9	345.0	346.3	347.6	348.7	349.6	348.1	346.8	346.4	346.3	347.9
17	Secured by farmland ¹¹	100.9	102.8	103.1	103.6	103.9	103.7	101.9	102.0	101.8	101.7	101.8	102.0
18	Secured by multifamily properties ¹²	348.6	361.3	362.6	364.9	370.9	372.1	374.2	377.1	379.7	379.9	380.5	380.1
19	Secured by nonfarm nonresidential properties ¹³	1,368.7	1,397.3	1,403.0	1,408.7	1,414.2	1,417.3	1,419.8	1,426.2	1,429.9	1,433.3	1,435.4	1,439.0
20	Consumer loans	1,477.2	1,512.8	1,520.2	1,528.6	1,536.9	1,543.7	1,551.1	1,558.8	1,562.3	1,560.7	1,560.6	1,563.1
21	Credit cards and other revolving plans	797.4	812.1	815.5	818.7	822.0	824.6	827.2	830.3	831.7	828.6	828.1	829.3
22	Other consumer loans	679.8	700.7	704.7	709.9	714.9	719.2	723.9	728.5	730.6	732.1	732.4	733.8
23	Automobile loans ¹⁴	420.9	427.5	429.5	432.2	435.0	437.0	439.7	442.2	443.3	444.7	445.3	445.9
24	All other consumer loans ¹⁵	259.0	273.2	275.2	277.6	279.9	282.1	284.2	286.3	287.3	287.4	287.1	288.0
25	All other loans and leases	1,327.5	1,383.5	1,387.2	1,385.9	1,398.5	1,413.9	1,420.3	1,437.4	1,441.9	1,437.8	1,452.8	1,458.7
26	Loans to nondepository financial institutions ¹⁶	475.7	520.3	520.8	519.8	532.1	538.3	543.6	556.7	561.0	558.9	563.1	569.7
27	All loans not elsewhere classified ¹⁷	851.8	863.1	866.5	866.0	866.4	875.6	876.8	880.7	880.8	878.9	889.7	889.0
28	LESS: Allowance for loan and lease losses	110.7	111.2	111.2	111.8	111.5	111.6	111.7	111.9	112.2	111.8	111.6	111.9

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

October 4, 2019

Account		2018 Aug	2019 Feb	2019 Mar	2019 Apr	2019 May	2019 Jun	2019 Jul	2019 Aug	Week ending			
										Sep 4	Sep 11	Sep 18	Sep 25
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	2,062.6	1,824.5	1,812.7	1,731.1	1,721.1	1,706.4	1,666.2	1,649.8	1,581.3	1,550.0	1,553.3	1,630.2
30	Total federal funds sold and reverse RPs ¹⁹	539.7	694.9	722.2	751.5	765.2	802.0	815.4	807.0	846.8	862.3	804.8	785.5
31	Loans to commercial banks ²⁰	15.8	16.0	16.4	14.7	11.7	9.1	7.7	8.2	8.8	8.5	8.3	8.8
32	Other assets including trading assets ²¹	1,416.9	1,396.6	1,423.1	1,453.1	1,442.8	1,474.8	1,480.2	1,519.8	1,510.9	1,490.6	1,478.8	1,475.6
33	TOTAL ASSETS	16,739.9	17,027.1	17,136.0	17,180.2	17,225.9	17,346.2	17,369.3	17,479.8	17,481.7	17,456.5	17,432.2	17,510.7
LIABILITIES													
34	Deposits	12,228.7	12,517.9	12,580.3	12,649.7	12,707.7	12,796.2	12,818.5	12,861.1	12,909.3	12,869.2	12,930.0	12,994.8
35	Large time deposits	1,630.6	1,755.4	1,778.8	1,804.0	1,788.2	1,771.7	1,775.7	1,789.6	1,801.1	1,804.0	1,805.1	1,800.9
36	Other deposits	10,598.1	10,762.5	10,801.5	10,845.7	10,919.5	11,024.5	11,042.8	11,071.5	11,108.1	11,065.1	11,124.9	11,194.0
37	Borrowings	1,974.4	1,949.0	1,962.4	1,990.9	1,989.6	1,998.5	1,991.2	2,009.9	2,002.5	1,985.3	2,005.5	1,984.9
38	Net due to related foreign offices	103.5	65.4	54.7	4.6	-6.1	6.4	-38.0	-17.2	-77.8	-69.0	-102.0	-59.0
39	Other liabilities including trading liabilities ²²	583.2	579.4	593.2	600.1	603.9	625.1	617.4	648.9	648.5	652.4	627.9	632.4
40	TOTAL LIABILITIES	14,889.7	15,111.7	15,190.6	15,245.3	15,295.2	15,426.1	15,389.0	15,502.6	15,482.4	15,437.9	15,461.4	15,553.1
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,850.2	1,915.4	1,945.5	1,934.9	1,930.8	1,920.1	1,980.3	1,977.2	1,999.3	2,018.6	1,970.8	1,957.6
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-34.6	-21.8	-14.1	-9.3	-3.1	9.1	12.8	24.2	28.9	19.8	16.9	18.6
43	U.S. Treasury and agency securities, MBS ²⁵	-30.3	-17.4	-11.5	-8.0	-3.8	6.2	9.1	17.1	20.8	14.2	12.6	13.0

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

October 4, 2019

Account		2018 Aug	2019 Feb	2019 Mar	2019 Apr	2019 May	2019 Jun	2019 Jul	2019 Aug	Week ending			
										Sep 4	Sep 11	Sep 18	Sep 25
ASSETS													
1	Bank credit	12,797.1	13,194.4	13,231.5	13,319.0	13,381.7	13,467.0	13,502.9	13,587.0	13,648.1	13,642.3	13,673.2	13,696.7
2	Securities in bank credit ²	3,415.8	3,545.0	3,559.7	3,607.6	3,621.3	3,646.9	3,665.5	3,718.2	3,760.9	3,766.3	3,787.2	3,784.6
3	Treasury and agency securities ³	2,556.0	2,716.2	2,732.5	2,770.3	2,789.6	2,819.1	2,843.7	2,897.9	2,939.2	2,943.1	2,964.9	2,971.3
4	Mortgage-backed securities (MBS) ⁴	1,827.2	1,914.6	1,927.1	1,958.3	1,967.6	1,991.5	1,997.5	2,010.1	2,037.1	2,032.7	2,035.6	2,042.5
5	Non-MBS ⁵	728.8	801.6	805.5	812.0	822.0	827.6	846.2	887.9	902.1	910.3	929.4	928.8
6	Other securities	859.8	828.8	827.2	837.3	831.7	827.8	821.8	820.3	821.7	823.2	822.3	813.2
7	Mortgage-backed securities (MBS) ⁶	74.3	76.7	77.4	77.6	79.7	79.1	78.9	78.9	79.0	78.3	77.1	77.0
8	Non-MBS ⁷	785.6	752.1	749.8	759.7	752.1	748.7	742.9	741.4	742.8	744.9	745.2	736.3
9	Loans and leases in bank credit ⁸	9,381.2	9,649.4	9,671.8	9,711.4	9,760.4	9,820.1	9,837.4	9,868.8	9,887.2	9,876.0	9,885.9	9,912.2
10	Commercial and industrial loans	2,201.2	2,327.4	2,349.3	2,359.6	2,358.5	2,359.3	2,346.5	2,347.0	2,342.1	2,332.6	2,340.5	2,342.4
11	Real estate loans	4,379.6	4,433.9	4,444.6	4,459.8	4,486.9	4,506.5	4,521.6	4,530.2	4,532.3	4,542.1	4,533.8	4,546.8
12	Residential real estate loans	2,224.4	2,230.3	2,233.6	2,239.1	2,251.0	2,263.7	2,274.0	2,277.4	2,274.9	2,281.4	2,269.7	2,275.3
13	Revolving home equity loans	356.6	347.0	343.4	341.8	339.4	337.0	333.9	331.5	330.3	329.9	329.6	329.3
14	Closed-end residential loans ⁹	1,867.9	1,883.3	1,890.2	1,897.3	1,911.6	1,926.6	1,940.1	1,945.9	1,944.6	1,951.4	1,940.0	1,946.0
15	Commercial real estate loans	2,155.1	2,203.6	2,210.9	2,220.7	2,235.9	2,242.9	2,247.6	2,252.8	2,257.4	2,260.7	2,264.1	2,271.4
16	Construction and land development loans ¹⁰	337.6	343.9	345.0	345.0	347.1	347.3	347.9	348.5	348.0	348.6	348.8	350.2
17	Secured by farmland ¹¹	101.2	102.5	102.7	103.3	103.8	103.8	102.1	102.2	102.1	102.1	102.1	102.3
18	Secured by multifamily properties ¹²	348.1	360.8	361.8	364.9	370.3	371.9	374.6	376.5	378.9	379.1	380.2	380.2
19	Secured by nonfarm nonresidential properties ¹³	1,368.3	1,396.5	1,401.5	1,407.5	1,414.6	1,419.9	1,423.0	1,425.6	1,428.5	1,431.0	1,433.0	1,438.7
20	Consumer loans	1,476.9	1,511.4	1,499.0	1,511.7	1,523.5	1,537.6	1,545.0	1,558.5	1,568.0	1,565.4	1,562.4	1,568.1
21	Credit cards and other revolving plans	795.7	812.5	799.0	805.2	811.3	819.9	821.4	828.5	834.6	829.7	825.7	829.8
22	Other consumer loans	681.2	698.9	700.0	706.5	712.2	717.7	723.6	730.0	733.4	735.8	736.7	738.3
23	Automobile loans ¹⁴	422.2	426.1	427.1	430.7	433.9	436.4	440.1	443.7	445.0	446.6	447.3	447.7
24	All other consumer loans ¹⁵	259.0	272.8	272.9	275.8	278.3	281.3	283.6	286.3	288.3	289.2	289.3	290.6
25	All other loans and leases	1,323.6	1,376.8	1,378.9	1,380.3	1,391.5	1,416.7	1,424.2	1,433.0	1,444.8	1,435.9	1,449.3	1,454.9
26	Loans to nondepository financial institutions ¹⁶	474.4	514.3	512.9	517.3	527.1	537.2	546.2	555.2	565.6	560.2	561.8	569.2
27	All loans not elsewhere classified ¹⁷	849.2	862.4	866.0	863.0	864.4	879.5	878.0	877.8	879.2	875.7	887.5	885.7
28	LESS: Allowance for loan and lease losses	110.5	111.3	111.4	111.9	111.8	111.9	111.5	111.7	112.2	112.2	111.9	111.6

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

October 4, 2019

Account		2018 Aug	2019 Feb	2019 Mar	2019 Apr	2019 May	2019 Jun	2019 Jul	2019 Aug	Week ending			
										Sep 4	Sep 11	Sep 18	Sep 25
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	2,095.3	1,854.2	1,834.7	1,711.3	1,695.3	1,684.6	1,661.9	1,670.4	1,625.0	1,610.4	1,550.4	1,600.4
30	Total federal funds sold and reverse RPs ¹⁹	543.2	691.5	723.7	748.4	762.8	802.3	791.9	807.6	855.6	850.6	789.4	751.4
31	Loans to commercial banks ²⁰	15.2	16.7	16.8	15.2	12.2	9.2	7.4	7.8	8.4	8.0	8.0	8.4
32	Other assets including trading assets ²¹	1,420.8	1,396.2	1,416.7	1,440.6	1,444.0	1,480.8	1,479.8	1,524.4	1,507.8	1,506.3	1,489.3	1,484.7
33	TOTAL ASSETS	16,761.0	17,041.7	17,112.0	17,122.7	17,184.3	17,331.9	17,332.5	17,485.5	17,532.6	17,505.5	17,398.3	17,430.0
LIABILITIES													
34	Deposits	12,218.3	12,489.4	12,626.7	12,670.1	12,656.5	12,759.9	12,791.4	12,848.0	12,958.9	12,917.8	12,869.0	12,907.9
35	Large time deposits	1,634.5	1,765.0	1,788.6	1,820.1	1,805.5	1,783.3	1,778.2	1,790.9	1,800.6	1,793.4	1,792.8	1,793.5
36	Other deposits	10,583.8	10,724.4	10,838.1	10,850.0	10,850.9	10,976.6	11,013.1	11,057.1	11,158.3	11,124.4	11,076.2	11,114.4
37	Borrowings	1,964.5	1,982.7	1,937.2	1,967.0	2,008.8	2,000.8	1,997.4	1,999.6	1,978.5	1,973.2	2,015.8	1,970.1
38	Net due to related foreign offices	117.5	84.9	42.7	-24.4	-17.6	-5.4	-39.8	-7.5	-67.1	-54.1	-104.0	-74.8
39	Other liabilities including trading liabilities ²²	589.1	575.9	583.9	587.6	602.4	623.8	612.5	656.0	662.3	674.7	635.9	644.8
40	TOTAL LIABILITIES	14,889.4	15,133.0	15,190.5	15,200.3	15,250.1	15,379.0	15,361.5	15,496.1	15,532.6	15,511.5	15,416.7	15,448.0
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,871.6	1,908.8	1,921.5	1,922.4	1,934.1	1,952.9	1,971.0	1,989.3	2,000.0	1,994.0	1,981.6	1,981.9
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-34.6	-21.8	-14.1	-9.3	-3.1	9.1	12.8	24.2	28.9	19.8	16.9	18.6
43	U.S. Treasury and agency securities, MBS ²⁵	-30.3	-17.4	-11.5	-8.0	-3.8	6.2	9.1	17.1	20.8	14.2	12.6	13.0

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

October 4, 2019

Account		2018 Aug	2019 Feb	2019 Mar	2019 Apr	2019 May	2019 Jun	2019 Jul	2019 Aug	Week ending			
										Sep 4	Sep 11	Sep 18	Sep 25
ASSETS													
1	Bank credit	11,842.5	12,178.5	12,245.8	12,313.0	12,358.3	12,429.0	12,478.3	12,560.8	12,595.6	12,608.9	12,655.0	12,664.5
2	Securities in bank credit ²	3,169.9	3,264.6	3,290.5	3,330.7	3,337.8	3,371.6	3,396.9	3,436.9	3,469.2	3,483.7	3,514.0	3,507.9
3	Treasury and agency securities ³	2,410.7	2,537.2	2,564.1	2,595.5	2,607.9	2,643.2	2,672.1	2,717.3	2,748.4	2,764.4	2,793.1	2,794.3
4	Mortgage-backed securities (MBS) ⁴	1,803.8	1,892.8	1,908.5	1,932.0	1,936.7	1,958.6	1,967.2	1,978.2	1,995.8	2,004.1	2,009.1	2,013.8
5	Non-MBS ⁵	606.9	644.4	655.6	663.5	671.3	684.6	704.9	739.2	752.6	760.3	784.0	780.6
6	Other securities	759.2	727.4	726.4	735.2	729.9	728.4	724.9	719.6	720.8	719.3	720.9	713.6
7	Mortgage-backed securities (MBS) ⁶	72.9	75.3	75.8	75.5	76.8	76.6	76.6	77.0	77.1	76.2	75.3	75.9
8	Non-MBS ⁷	686.3	652.1	650.6	659.7	653.1	651.8	648.2	642.6	643.7	643.1	645.7	637.7
9	Loans and leases in bank credit ⁸	8,672.5	8,913.9	8,955.3	8,982.3	9,020.4	9,057.4	9,081.3	9,123.9	9,126.4	9,125.2	9,140.9	9,156.6
10	Commercial and industrial loans	1,837.3	1,930.8	1,944.2	1,942.6	1,946.2	1,954.5	1,963.9	1,974.4	1,973.7	1,968.5	1,969.7	1,970.3
11	Real estate loans	4,293.2	4,363.0	4,379.2	4,393.6	4,411.6	4,421.8	4,430.6	4,440.8	4,438.6	4,447.6	4,451.5	4,461.4
12	Residential real estate loans	2,214.6	2,237.8	2,245.7	2,250.7	2,255.4	2,262.4	2,266.7	2,266.6	2,259.7	2,266.4	2,266.6	2,273.5
13	Revolving home equity loans	356.9	346.6	344.2	342.1	339.5	337.0	334.3	332.2	330.9	330.1	329.7	329.0
14	Closed-end residential loans ⁹	1,857.7	1,891.2	1,901.5	1,908.6	1,915.8	1,925.4	1,932.4	1,934.4	1,928.9	1,936.3	1,936.9	1,944.5
15	Commercial real estate loans	2,078.7	2,125.2	2,133.5	2,142.9	2,156.2	2,159.4	2,163.9	2,174.2	2,178.9	2,181.2	2,184.9	2,187.9
16	Construction and land development loans ¹⁰	326.9	331.5	332.4	333.5	334.7	335.7	336.7	335.9	334.8	334.6	334.4	335.6
17	Secured by farmland ¹¹	100.8	102.7	103.0	103.5	103.8	103.5	101.8	101.8	101.6	101.6	101.6	101.8
18	Secured by multifamily properties ¹²	342.8	353.5	354.5	356.9	362.5	363.6	365.7	368.9	371.2	371.3	372.0	371.6
19	Secured by nonfarm nonresidential properties ¹³	1,308.2	1,337.4	1,343.7	1,349.1	1,355.2	1,356.6	1,359.8	1,367.6	1,371.2	1,373.8	1,376.9	1,378.8
20	Consumer loans	1,474.5	1,509.6	1,516.9	1,525.3	1,533.6	1,540.4	1,547.9	1,555.5	1,558.9	1,557.2	1,557.0	1,559.4
21	Credit cards and other revolving plans	797.4	812.1	815.5	818.7	822.0	824.6	827.2	830.3	831.7	828.6	828.1	829.3
22	Other consumer loans	677.1	697.5	701.4	706.5	711.6	715.8	720.7	725.2	727.2	728.6	728.9	730.1
23	Automobile loans ¹⁴	420.9	427.5	429.5	432.2	435.0	437.0	439.7	442.2	443.3	444.7	445.3	445.9
24	All other consumer loans ¹⁵	256.2	270.0	271.9	274.3	276.6	278.8	281.0	283.0	283.9	283.9	283.5	284.2
25	All other loans and leases	1,067.5	1,110.6	1,115.0	1,120.8	1,129.1	1,140.7	1,138.9	1,153.2	1,155.1	1,151.9	1,162.7	1,165.5
26	Loans to nondepository financial institutions ¹⁶	369.4	408.8	409.5	410.4	417.4	420.7	424.6	436.4	440.5	440.3	442.8	448.3
27	All loans not elsewhere classified ¹⁷	698.1	701.7	705.5	710.4	711.7	720.0	714.3	716.8	714.6	711.6	719.9	717.2
28	LESS: Allowance for loan and lease losses	109.0	109.8	109.8	110.8	110.5	110.7	110.9	110.8	111.1	110.8	110.6	110.9

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

October 4, 2019

Account		2018 Aug	2019 Feb	2019 Mar	2019 Apr	2019 May	2019 Jun	2019 Jul	2019 Aug	Week ending			
										Sep 4	Sep 11	Sep 18	Sep 25
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	1,311.9	1,137.9	1,169.5	1,140.1	1,137.0	1,120.6	1,108.4	1,088.5	1,056.8	1,024.6	1,007.9	1,076.1
30	Total federal funds sold and reverse RPs ¹⁹	183.0	311.7	330.6	348.5	351.9	363.6	360.1	337.4	353.6	360.7	336.3	302.7
31	Loans to commercial banks ²⁰	11.7	14.3	14.3	12.5	9.3	6.6	5.0	5.3	5.5	5.6	5.4	5.5
32	Other assets including trading assets ²¹	1,278.8	1,271.2	1,296.3	1,328.6	1,322.4	1,343.7	1,351.9	1,380.9	1,372.5	1,353.9	1,345.8	1,330.2
33	TOTAL ASSETS	14,518.9	14,803.8	14,946.6	15,032.0	15,068.4	15,152.8	15,192.8	15,262.0	15,272.8	15,242.9	15,239.8	15,268.0
LIABILITIES													
34	Deposits	11,227.4	11,478.6	11,561.5	11,643.0	11,703.2	11,781.4	11,824.5	11,853.1	11,901.4	11,865.3	11,921.9	11,985.4
35	Large time deposits	919.4	1,027.5	1,054.2	1,077.7	1,068.8	1,045.5	1,057.7	1,064.9	1,076.8	1,074.2	1,082.0	1,088.8
36	Other deposits	10,308.0	10,451.1	10,507.3	10,565.3	10,634.4	10,735.8	10,766.8	10,788.3	10,824.6	10,791.1	10,840.0	10,896.6
37	Borrowings	1,118.7	1,093.2	1,095.2	1,126.6	1,121.5	1,115.7	1,107.7	1,093.0	1,075.1	1,087.8	1,123.5	1,098.4
38	Net due to related foreign offices	-129.5	-146.3	-155.4	-162.8	-173.7	-178.0	-203.8	-163.0	-178.2	-199.8	-234.0	-214.3
39	Other liabilities including trading liabilities ²²	460.2	460.0	479.1	482.7	485.9	499.9	500.2	527.2	528.0	531.7	510.6	503.0
40	TOTAL LIABILITIES	12,676.8	12,885.5	12,980.4	13,089.5	13,136.9	13,219.0	13,228.5	13,310.3	13,326.4	13,284.9	13,322.0	13,372.5
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,842.1	1,918.3	1,966.1	1,942.4	1,931.5	1,933.8	1,964.3	1,951.6	1,946.5	1,957.9	1,917.8	1,895.5
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-34.0	-22.1	-14.7	-10.2	-4.3	7.2	11.1	21.8	26.3	17.7	14.8	16.5
43	U.S. Treasury and agency securities, MBS ²⁵	-29.7	-17.7	-12.1	-8.8	-5.1	4.4	7.3	14.8	18.2	12.0	10.4	10.9

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

October 4, 2019

Account		2018 Aug	2019 Feb	2019 Mar	2019 Apr	2019 May	2019 Jun	2019 Jul	2019 Aug	Week ending			
										Sep 4	Sep 11	Sep 18	Sep 25
ASSETS													
1	Bank credit	11,827.5	12,161.9	12,200.2	12,290.4	12,343.9	12,426.3	12,466.5	12,544.4	12,604.3	12,601.2	12,634.7	12,651.6
2	Securities in bank credit ²	3,161.8	3,266.2	3,286.0	3,334.1	3,337.1	3,366.3	3,386.4	3,429.3	3,468.6	3,474.6	3,502.1	3,497.8
3	Treasury and agency securities ³	2,403.1	2,539.6	2,561.5	2,599.3	2,607.7	2,640.5	2,665.0	2,710.2	2,746.5	2,751.2	2,777.7	2,781.1
4	Mortgage-backed securities (MBS) ⁴	1,802.0	1,889.8	1,902.5	1,933.0	1,937.3	1,961.4	1,967.1	1,976.1	2,001.4	1,996.9	2,002.5	2,005.4
5	Non-MBS ⁵	601.1	649.9	658.9	666.4	670.4	679.1	697.9	734.2	745.1	754.3	775.2	775.7
6	Other securities	758.7	726.6	724.6	734.7	729.4	725.7	721.4	719.0	722.1	723.4	724.4	716.6
7	Mortgage-backed securities (MBS) ⁶	72.9	75.2	75.7	75.8	77.7	77.3	76.9	77.0	77.0	76.3	75.4	75.2
8	Non-MBS ⁷	685.8	651.4	648.9	658.9	651.7	648.4	644.5	642.0	645.0	647.1	649.0	641.4
9	Loans and leases in bank credit ⁸	8,665.6	8,895.7	8,914.2	8,956.3	9,006.8	9,060.1	9,080.1	9,115.1	9,135.7	9,126.6	9,132.6	9,153.9
10	Commercial and industrial loans	1,825.4	1,932.8	1,949.8	1,956.2	1,959.2	1,962.1	1,958.9	1,961.1	1,960.6	1,953.1	1,959.9	1,962.2
11	Real estate loans	4,301.2	4,352.2	4,362.9	4,378.4	4,405.1	4,422.8	4,438.7	4,448.7	4,450.9	4,460.3	4,452.6	4,463.5
12	Residential real estate loans	2,223.5	2,228.8	2,232.1	2,237.7	2,249.7	2,262.1	2,272.3	2,275.6	2,273.0	2,279.6	2,267.9	2,273.6
13	Revolving home equity loans	356.2	346.8	343.2	341.6	339.2	336.8	333.7	331.3	330.0	329.7	329.4	329.0
14	Closed-end residential loans ⁹	1,867.3	1,882.0	1,888.9	1,896.1	1,910.4	1,925.3	1,938.6	1,944.3	1,943.0	1,949.9	1,938.6	1,944.6
15	Commercial real estate loans	2,077.7	2,123.5	2,130.7	2,140.7	2,155.4	2,160.7	2,166.4	2,173.1	2,177.8	2,180.7	2,184.7	2,189.9
16	Construction and land development loans ¹⁰	326.8	331.3	331.9	331.9	334.3	334.8	335.7	336.1	335.7	336.6	336.8	337.9
17	Secured by farmland ¹¹	101.1	102.4	102.6	103.3	103.7	103.6	101.9	102.0	101.9	101.9	101.9	102.1
18	Secured by multifamily properties ¹²	342.3	352.9	353.5	356.8	361.9	363.3	366.2	368.3	370.4	370.6	371.6	371.7
19	Secured by nonfarm nonresidential properties ¹³	1,307.4	1,336.9	1,342.7	1,348.8	1,355.6	1,359.0	1,362.7	1,366.6	1,369.8	1,371.7	1,374.3	1,378.2
20	Consumer loans	1,474.0	1,508.2	1,495.8	1,508.4	1,520.2	1,534.2	1,541.5	1,555.1	1,564.5	1,562.0	1,558.9	1,564.5
21	Credit cards and other revolving plans	795.7	812.5	799.0	805.2	811.3	819.9	821.4	828.5	834.6	829.7	825.7	829.8
22	Other consumer loans	678.3	695.8	696.9	703.3	708.9	714.3	720.1	726.5	729.9	732.3	733.2	734.6
23	Automobile loans ¹⁴	422.2	426.1	427.1	430.7	433.9	436.4	440.1	443.7	445.0	446.6	447.3	447.7
24	All other consumer loans ¹⁵	256.1	269.6	269.7	272.5	275.0	277.9	280.1	282.9	284.9	285.7	285.9	287.0
25	All other loans and leases	1,065.1	1,102.4	1,105.6	1,113.3	1,122.4	1,141.0	1,140.9	1,150.3	1,159.7	1,151.2	1,161.2	1,163.6
26	Loans to nondepository financial institutions ¹⁶	368.7	403.4	402.8	405.6	413.4	420.9	427.6	435.3	444.5	440.1	440.6	446.7
27	All loans not elsewhere classified ¹⁷	696.4	699.0	702.9	707.7	709.0	720.1	713.3	715.0	715.1	711.2	720.6	716.9
28	LESS: Allowance for loan and lease losses	108.8	110.0	110.1	110.6	110.6	110.8	110.5	110.7	111.2	111.2	110.9	110.6

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

October 4, 2019

Account		2018 Aug	2019 Feb	2019 Mar	2019 Apr	2019 May	2019 Jun	2019 Jul	2019 Aug	Week ending			
										Sep 4	Sep 11	Sep 18	Sep 25
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	1,324.3	1,132.1	1,191.7	1,136.6	1,109.2	1,103.5	1,100.9	1,096.8	1,093.1	1,086.2	1,012.5	1,060.8
30	Total federal funds sold and reverse RPs ¹⁹	188.2	292.6	320.2	335.3	337.1	373.1	348.0	349.1	391.2	373.3	341.2	319.6
31	Loans to commercial banks ²⁰	11.8	14.3	14.1	12.4	9.6	6.6	5.0	5.3	5.4	5.4	5.4	5.4
32	Other assets including trading assets ²¹	1,280.7	1,269.3	1,290.7	1,318.4	1,320.2	1,346.3	1,353.2	1,383.6	1,368.5	1,365.4	1,356.9	1,338.8
33	TOTAL ASSETS	14,523.6	14,760.1	14,906.8	14,982.6	15,009.5	15,145.0	15,163.0	15,268.5	15,351.3	15,320.3	15,239.8	15,265.7
LIABILITIES													
34	Deposits	11,210.7	11,442.0	11,598.5	11,657.6	11,637.2	11,739.6	11,796.5	11,835.8	11,952.4	11,913.6	11,864.0	11,896.1
35	Large time deposits	920.6	1,031.3	1,056.3	1,083.6	1,069.5	1,047.4	1,060.8	1,064.6	1,076.2	1,066.1	1,074.3	1,079.1
36	Other deposits	10,290.0	10,410.7	10,542.2	10,574.0	10,567.8	10,692.3	10,735.7	10,771.2	10,876.3	10,847.4	10,789.7	10,817.0
37	Borrowings	1,110.4	1,109.4	1,083.6	1,110.5	1,137.3	1,127.1	1,107.9	1,084.4	1,054.9	1,067.8	1,123.2	1,105.7
38	Net due to related foreign offices	-125.6	-149.3	-163.1	-173.9	-174.3	-169.6	-196.5	-160.2	-184.5	-190.5	-233.4	-217.4
39	Other liabilities including trading liabilities ²²	465.2	457.4	471.4	469.3	478.5	499.9	498.5	533.7	542.9	549.9	518.8	513.7
40	TOTAL LIABILITIES	12,660.6	12,859.5	12,990.4	13,063.4	13,078.7	13,197.1	13,206.4	13,293.7	13,365.8	13,340.8	13,272.7	13,298.2
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,863.0	1,900.6	1,916.4	1,919.2	1,930.7	1,947.9	1,956.6	1,974.8	1,985.5	1,979.5	1,967.2	1,967.5
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-34.0	-22.1	-14.7	-10.2	-4.3	7.2	11.1	21.8	26.3	17.7	14.8	16.5
43	U.S. Treasury and agency securities, MBS ²⁵	-29.7	-17.7	-12.1	-8.8	-5.1	4.4	7.3	14.8	18.2	12.0	10.4	10.9

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

October 4, 2019

Account		2018 Aug	2019 Feb	2019 Mar	2019 Apr	2019 May	2019 Jun	2019 Jul	2019 Aug	Week ending				
										Sep 4	Sep 11	Sep 18	Sep 25	
ASSETS														
1	Bank credit	7,394.3	7,642.2	7,684.9	7,750.4	7,772.0	7,823.7	7,853.8	7,920.1	7,950.1	7,960.5	7,996.5	7,995.9	
2	Securities in bank credit ²	2,250.2	2,339.0	2,361.4	2,396.7	2,405.0	2,438.1	2,457.5	2,500.9	2,533.0	2,545.9	2,572.8	2,562.3	
3	Treasury and agency securities ³	1,755.1	1,874.0	1,895.6	1,919.4	1,931.9	1,964.2	1,986.8	2,034.9	2,064.9	2,078.5	2,103.7	2,100.3	
4	Mortgage-backed securities (MBS) ⁴	1,319.1	1,399.8	1,412.8	1,431.0	1,434.2	1,452.0	1,455.0	1,465.0	1,479.8	1,487.7	1,491.4	1,493.9	
5	Non-MBS ⁵	436.0	474.2	482.7	488.5	497.6	512.2	531.8	569.9	585.1	590.9	612.3	606.4	
6	Other securities	495.1	465.0	465.8	477.2	473.1	473.9	470.6	466.0	468.1	467.4	469.1	462.0	
7	Mortgage-backed securities (MBS) ⁶	59.0	56.7	57.2	57.9	59.3	58.8	58.1	58.6	58.7	58.2	56.9	58.1	
8	Non-MBS ⁷	436.1	408.3	408.6	419.3	413.8	415.1	412.5	407.4	409.3	409.2	412.2	404.0	
9	Loans and leases in bank credit ⁸	5,144.1	5,303.2	5,323.6	5,353.7	5,367.0	5,385.6	5,396.3	5,419.2	5,417.1	5,414.6	5,423.7	5,433.6	
10	Commercial and industrial loans	1,213.3	1,280.8	1,289.0	1,284.8	1,286.1	1,289.9	1,295.2	1,304.7	1,303.8	1,298.6	1,299.3	1,298.3	
11	Real estate loans	2,102.8	2,107.1	2,110.7	2,109.2	2,112.2	2,111.9	2,113.7	2,109.8	2,103.9	2,111.5	2,111.0	2,118.9	
12	Residential real estate loans	1,407.5	1,405.3	1,407.6	1,406.2	1,406.7	1,409.7	1,412.0	1,406.8	1,399.3	1,404.8	1,403.3	1,409.1	
13	Revolving home equity loans	236.1	226.8	224.7	222.6	220.4	218.0	215.4	213.4	212.2	211.5	211.1	210.6	
14	Closed-end residential loans ⁹	1,171.4	1,178.5	1,182.9	1,183.6	1,186.4	1,191.7	1,196.6	1,193.4	1,187.2	1,193.2	1,192.1	1,198.5	
15	Commercial real estate loans	695.3	701.9	703.1	703.0	705.4	702.2	701.7	702.9	704.6	706.7	707.8	709.7	
16	Construction and land development loans ¹⁰	110.2	107.5	107.2	106.7	106.3	105.7	105.1	103.8	102.8	103.0	102.5	103.4	
17	Secured by farmland ¹¹	8.4	8.2	8.1	8.1	8.1	8.1	8.2	8.0	7.9	7.8	7.8	7.8	
18	Secured by multifamily properties ¹²	146.5	150.9	150.7	150.7	152.2	152.2	152.9	154.7	155.8	156.1	156.2	155.5	
19	Secured by nonfarm nonresidential properties ¹³	430.3	435.2	437.1	437.4	438.8	436.2	435.4	436.4	438.2	439.8	441.2	443.0	
20	Consumer loans	1,040.7	1,094.4	1,102.1	1,134.8	1,141.7	1,147.1	1,151.9	1,159.0	1,162.7	1,160.9	1,160.2	1,162.3	
21	Credit cards and other revolving plans	587.0	627.8	632.7	661.5	664.7	667.8	669.4	673.4	675.8	672.6	671.9	672.9	
22	Other consumer loans	453.7	466.6	469.4	473.3	477.1	479.3	482.5	485.6	487.0	488.2	488.3	489.4	
23	Automobile loans ¹⁴	342.9	347.8	349.5	352.1	354.6	356.0	358.1	360.3	361.2	362.4	363.0	363.5	
24	All other consumer loans ¹⁵	110.8	118.9	119.9	121.2	122.5	123.3	124.4	125.3	125.8	125.9	125.4	125.9	
25	All other loans and leases	787.3	820.8	821.8	825.0	827.1	836.7	835.5	845.8	846.6	843.6	853.2	854.1	
26	Loans to nondepository financial institutions ¹⁶	312.7	348.3	347.2	346.9	350.8	352.8	354.7	364.0	367.1	366.9	368.9	373.0	
27	All loans not elsewhere classified ¹⁷	474.7	472.4	474.6	478.1	476.3	483.9	480.9	481.8	479.5	476.7	484.3	481.0	
28	LESS: Allowance for loan and lease losses	68.2	67.6	67.3	66.0	68.0	70.0	69.6	69.6	69.9	69.6	69.4	69.5	

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

October 4, 2019

Account		2018 Aug	2019 Feb	2019 Mar	2019 Apr	2019 May	2019 Jun	2019 Jul	2019 Aug	Week ending			
										Sep 4	Sep 11	Sep 18	Sep 25
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	1,017.3	847.9	866.8	848.7	847.3	821.0	803.2	782.8	747.3	722.2	709.0	777.3
30	Total federal funds sold and reverse RPs ¹⁹	155.3	276.0	293.1	312.6	313.4	329.0	322.8	301.9	317.5	318.9	287.6	261.7
31	Loans to commercial banks ²⁰	11.0	13.8	13.6	12.0	8.9	5.8	4.3	4.6	4.8	4.8	4.8	4.8
32	Other assets including trading assets ²¹	960.1	938.5	961.8	984.9	976.4	994.0	997.9	1,024.3	1,011.3	992.9	982.3	970.6
33	TOTAL ASSETS	9,469.9	9,650.8	9,752.9	9,842.5	9,850.0	9,903.5	9,912.4	9,964.0	9,961.0	9,929.6	9,910.7	9,940.7
LIABILITIES													
34	Deposits	7,269.0	7,425.1	7,479.5	7,538.1	7,565.2	7,615.2	7,636.1	7,652.3	7,693.8	7,662.9	7,692.3	7,748.7
35	Large time deposits	472.7	542.2	560.4	579.7	562.7	535.3	542.4	549.9	562.3	558.4	565.5	571.1
36	Other deposits	6,796.4	6,882.9	6,919.1	6,958.5	7,002.5	7,079.9	7,093.7	7,102.4	7,131.6	7,104.4	7,126.8	7,177.6
37	Borrowings	773.3	752.6	754.6	784.2	783.3	778.2	773.7	757.1	741.4	751.4	789.9	771.4
38	Net due to related foreign offices	-147.3	-171.4	-179.9	-190.6	-201.1	-203.8	-231.7	-187.7	-202.1	-223.5	-254.9	-236.7
39	Other liabilities including trading liabilities ²²	392.2	388.1	406.6	409.5	411.6	425.1	421.9	446.7	445.8	446.0	427.1	420.8
40	TOTAL LIABILITIES	8,287.2	8,394.3	8,460.8	8,541.2	8,558.9	8,614.7	8,600.1	8,668.4	8,678.9	8,636.7	8,654.4	8,704.3
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,182.7	1,256.4	1,292.1	1,301.3	1,291.1	1,288.8	1,312.4	1,295.6	1,282.1	1,292.9	1,256.3	1,236.5
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-23.1	-15.8	-9.3	-7.5	-2.0	5.9	7.8	17.9	19.6	11.1	8.3	10.0
43	U.S. Treasury and agency securities, MBS ²⁵	-19.6	-11.2	-7.0	-5.7	-2.0	4.6	6.1	13.2	14.6	8.5	7.0	7.4

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

October 4, 2019

Account		2018 Aug	2019 Feb	2019 Mar	2019 Apr	2019 May	2019 Jun	2019 Jul	2019 Aug	Week ending			
										Sep 4	Sep 11	Sep 18	Sep 25
ASSETS													
1	Bank credit	7,380.8	7,635.3	7,653.9	7,732.1	7,758.1	7,817.4	7,843.3	7,904.8	7,951.5	7,947.5	7,976.9	7,983.3
2	Securities in bank credit ²	2,244.3	2,338.7	2,354.4	2,395.0	2,400.7	2,432.1	2,451.6	2,495.6	2,533.4	2,537.8	2,564.3	2,557.8
3	Treasury and agency securities ³	1,749.6	1,874.8	1,889.8	1,918.0	1,928.3	1,960.0	1,983.0	2,030.2	2,064.6	2,067.9	2,092.6	2,093.6
4	Mortgage-backed securities (MBS) ⁴	1,319.0	1,396.5	1,404.7	1,428.6	1,432.4	1,452.3	1,455.1	1,464.7	1,486.9	1,482.4	1,487.3	1,490.5
5	Non-MBS ⁵	430.7	478.4	485.1	489.4	495.8	507.7	527.9	565.5	577.7	585.5	605.3	603.1
6	Other securities	494.7	463.9	464.6	477.0	472.4	472.1	468.6	465.5	468.9	470.0	471.7	464.2
7	Mortgage-backed securities (MBS) ⁶	58.8	56.3	57.0	58.3	59.9	59.5	58.4	58.5	58.7	58.2	57.1	57.6
8	Non-MBS ⁷	435.9	407.5	407.6	418.7	412.5	412.6	410.2	407.0	410.2	411.8	414.6	406.6
9	Loans and leases in bank credit ⁸	5,136.4	5,296.6	5,299.5	5,337.1	5,357.4	5,385.3	5,391.7	5,409.1	5,418.1	5,409.7	5,412.6	5,425.4
10	Commercial and industrial loans	1,202.9	1,282.2	1,294.0	1,295.7	1,295.7	1,294.1	1,290.2	1,293.1	1,292.4	1,285.0	1,290.3	1,290.5
11	Real estate loans	2,110.5	2,100.6	2,099.3	2,097.7	2,107.1	2,111.9	2,118.8	2,117.4	2,114.1	2,122.5	2,113.9	2,121.3
12	Residential real estate loans	1,415.7	1,399.9	1,397.7	1,396.5	1,402.3	1,409.2	1,415.9	1,414.9	1,409.2	1,415.2	1,405.3	1,409.7
13	Revolving home equity loans	235.6	226.9	224.1	222.4	220.2	217.9	215.0	212.8	211.6	211.3	211.0	210.7
14	Closed-end residential loans ⁹	1,180.1	1,173.0	1,173.6	1,174.1	1,182.1	1,191.3	1,200.9	1,202.1	1,197.6	1,203.8	1,194.3	1,199.0
15	Commercial real estate loans	694.9	700.7	701.5	701.2	704.7	702.7	702.9	702.5	704.9	707.4	708.6	711.6
16	Construction and land development loans ¹⁰	110.2	107.3	106.8	106.2	106.4	105.4	104.6	104.1	103.5	104.0	103.8	104.6
17	Secured by farmland ¹¹	8.4	8.2	8.1	8.1	8.1	8.1	8.2	8.0	7.9	7.9	7.9	7.9
18	Secured by multifamily properties ¹²	146.3	150.3	149.8	150.0	151.2	151.8	153.4	154.5	155.7	156.2	156.6	156.0
19	Secured by nonfarm nonresidential properties ¹³	430.0	434.9	436.8	436.9	439.0	437.4	436.7	436.0	437.7	439.3	440.3	443.2
20	Consumer loans	1,040.1	1,093.4	1,087.9	1,123.7	1,133.1	1,143.6	1,147.7	1,157.9	1,165.5	1,162.5	1,159.1	1,163.5
21	Credit cards and other revolving plans	585.2	628.5	621.4	652.2	657.6	665.0	665.0	670.9	676.7	672.1	668.3	671.7
22	Other consumer loans	454.9	464.9	466.5	471.5	475.5	478.6	482.7	486.9	488.8	490.5	490.7	491.8
23	Automobile loans ¹⁴	343.9	346.6	347.7	350.9	353.6	355.5	358.4	361.4	362.5	363.8	364.5	364.8
24	All other consumer loans ¹⁵	111.0	118.3	118.8	120.6	121.9	123.1	124.3	125.5	126.3	126.7	126.3	127.0
25	All other loans and leases	782.9	820.4	818.4	820.0	821.5	835.7	835.0	840.7	846.2	839.7	849.3	850.1
26	Loans to nondepository financial institutions ¹⁶	310.8	347.7	344.2	343.5	346.6	350.9	355.7	361.5	367.5	365.3	366.4	371.4
27	All loans not elsewhere classified ¹⁷	472.1	472.7	474.2	476.4	474.9	484.8	479.3	479.1	478.7	474.4	482.9	478.7
28	LESS: Allowance for loan and lease losses	68.3	67.5	67.2	65.4	67.7	70.0	69.7	69.8	70.1	70.0	69.8	69.6

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

October 4, 2019

Account		2018 Aug	2019 Feb	2019 Mar	2019 Apr	2019 May	2019 Jun	2019 Jul	2019 Aug	Week ending				
										Sep 4	Sep 11	Sep 18	Sep 25	
ASSETS (CONTINUED)														
29	Cash assets ¹⁸	1,029.6	840.8	885.2	849.8	833.6	813.3	800.9	790.5	770.8	770.1	714.8	771.2	
30	Total federal funds sold and reverse RPs ¹⁹	157.8	256.0	282.9	298.3	299.1	333.0	308.2	308.2	348.9	331.4	292.4	273.5	
31	Loans to commercial banks ²⁰	11.1	13.8	13.4	11.9	9.1	5.8	4.3	4.6	4.7	4.8	4.7	4.7	
32	Other assets including trading assets ²¹	961.2	937.5	958.6	976.4	974.1	996.0	998.4	1,026.2	1,008.0	1,001.8	991.2	977.8	
33	TOTAL ASSETS	9,472.2	9,616.0	9,726.9	9,803.1	9,806.4	9,895.6	9,885.4	9,964.5	10,013.8	9,985.6	9,910.1	9,940.8	
LIABILITIES														
34	Deposits	7,255.8	7,396.4	7,504.3	7,549.1	7,521.4	7,589.2	7,624.1	7,638.1	7,722.0	7,691.1	7,645.1	7,678.0	
35	Large time deposits	472.7	546.4	562.8	586.0	563.0	536.1	545.0	548.4	560.0	549.7	556.4	561.1	
36	Other deposits	6,783.1	6,850.0	6,941.5	6,963.1	6,958.4	7,053.1	7,079.1	7,089.7	7,162.0	7,141.5	7,088.7	7,116.9	
37	Borrowings	766.6	766.5	748.6	771.9	794.1	783.5	769.1	750.8	728.1	740.0	790.7	777.7	
38	Net due to related foreign offices	-143.6	-173.5	-185.9	-200.3	-201.8	-195.5	-223.7	-185.2	-208.9	-215.3	-255.6	-240.5	
39	Other liabilities including trading liabilities ²²	396.4	385.6	400.7	398.9	405.6	425.4	420.7	452.3	457.9	460.5	433.7	430.2	
40	TOTAL LIABILITIES	8,275.2	8,375.0	8,467.7	8,519.7	8,519.3	8,602.6	8,590.3	8,656.0	8,699.2	8,676.3	8,613.9	8,645.4	
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,197.1	1,241.0	1,259.2	1,283.4	1,287.1	1,293.0	1,295.1	1,308.5	1,314.6	1,309.3	1,296.2	1,295.4	
MEMORANDA														
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-23.1	-15.8	-9.3	-7.5	-2.0	5.9	7.8	17.9	19.6	11.1	8.3	10.0	
43	U.S. Treasury and agency securities, MBS ²⁵	-19.6	-11.2	-7.0	-5.7	-2.0	4.6	6.1	13.2	14.6	8.5	7.0	7.4	

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

October 4, 2019

Account		2018	2019	2019	2019	2019	2019	2019	2019	Week ending			
		Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 4	Sep 11	Sep 18	Sep 25
ASSETS													
1	Bank credit	4,448.1	4,536.3	4,560.8	4,562.7	4,586.2	4,605.3	4,624.5	4,640.7	4,645.5	4,648.4	4,658.5	4,668.6
2	Securities in bank credit ²	919.7	925.6	929.1	934.1	932.9	933.5	939.5	936.0	936.3	937.8	941.3	945.5
3	Treasury and agency securities ³	655.6	663.2	668.5	676.1	676.1	679.0	685.2	682.4	683.6	685.9	689.4	694.0
4	Mortgage-backed securities (MBS) ⁴	484.7	493.0	495.7	501.0	502.4	506.6	512.1	513.2	516.0	516.4	517.7	519.9
5	Non-MBS ⁵	170.9	170.2	172.8	175.1	173.6	172.4	173.1	169.3	167.6	169.5	171.7	174.2
6	Other securities	264.1	262.5	260.6	258.0	256.8	254.5	254.2	253.6	252.7	251.9	251.9	251.5
7	Mortgage-backed securities (MBS) ⁶	13.9	18.6	18.7	17.5	17.5	17.8	18.5	18.4	18.3	18.1	18.4	17.8
8	Non-MBS ⁷	250.2	243.8	241.9	240.4	239.3	236.7	235.7	235.1	234.4	233.8	233.5	233.7
9	Loans and leases in bank credit ⁸	3,528.4	3,610.7	3,631.7	3,628.6	3,653.4	3,671.8	3,685.0	3,704.7	3,709.3	3,710.6	3,717.2	3,723.0
10	Commercial and industrial loans	624.0	649.9	655.1	657.9	660.1	664.6	668.7	669.7	669.9	669.9	670.4	672.0
11	Real estate loans	2,190.4	2,255.8	2,268.5	2,284.4	2,299.4	2,309.9	2,316.9	2,331.0	2,334.7	2,336.1	2,340.5	2,342.5
12	Residential real estate loans	807.1	832.5	838.1	844.4	848.6	852.7	854.7	859.7	860.4	861.6	863.4	864.3
13	Revolving home equity loans	120.8	119.8	119.5	119.4	119.2	119.0	118.9	118.8	118.7	118.6	118.6	118.4
14	Closed-end residential loans ⁹	686.3	712.7	718.6	725.0	729.5	733.7	735.8	741.0	741.7	743.0	744.8	746.0
15	Commercial real estate loans	1,383.3	1,423.3	1,430.4	1,440.0	1,450.8	1,457.2	1,462.2	1,471.2	1,474.3	1,474.5	1,477.1	1,478.2
16	Construction and land development loans ¹⁰	216.7	224.0	225.2	226.8	228.4	229.9	231.5	232.0	232.0	231.6	231.9	232.2
17	Secured by farmland ¹¹	92.4	94.5	94.8	95.3	95.6	95.4	93.5	93.8	93.8	93.7	93.8	94.0
18	Secured by multifamily properties ¹²	196.3	202.6	203.9	206.1	210.3	211.4	212.7	214.2	215.5	215.2	215.7	216.2
19	Secured by nonfarm nonresidential properties ¹³	877.9	902.2	906.6	911.7	916.4	920.5	924.4	931.2	933.0	934.0	935.7	935.8
20	Consumer loans	433.8	415.1	414.8	390.5	391.9	393.3	396.0	396.6	396.2	396.3	396.8	397.1
21	Credit cards and other revolving plans	210.4	184.3	182.8	157.2	157.4	156.8	157.8	157.0	155.9	156.0	156.2	156.4
22	Other consumer loans	223.4	230.9	232.0	233.2	234.5	236.5	238.2	239.6	240.3	240.4	240.6	240.7
23	Automobile loans ¹⁴	77.9	79.7	80.0	80.2	80.4	81.1	81.6	81.9	82.1	82.3	82.4	82.4
24	All other consumer loans ¹⁵	145.5	151.2	152.1	153.1	154.1	155.5	156.6	157.7	158.1	158.0	158.2	158.3
25	All other loans and leases	280.2	289.8	293.2	295.8	302.0	304.0	303.3	307.5	308.5	308.3	309.5	311.4
26	Loans to nondepository financial institutions ¹⁶	56.7	60.5	62.3	63.5	66.6	67.9	69.9	72.4	73.3	73.4	73.9	75.3
27	All loans not elsewhere classified ¹⁷	223.5	229.3	230.9	232.3	235.4	236.0	233.5	235.1	235.1	234.8	235.6	236.1
28	LESS: Allowance for loan and lease losses	40.8	42.2	42.5	44.8	42.6	40.7	41.3	41.2	41.3	41.2	41.3	41.4

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

October 4, 2019

Account		2018 Aug	2019 Feb	2019 Mar	2019 Apr	2019 May	2019 Jun	2019 Jul	2019 Aug	Week ending			
										Sep 4	Sep 11	Sep 18	Sep 25
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	294.6	290.0	302.7	291.4	289.8	299.6	305.2	305.7	309.5	302.4	298.9	298.9
30	Total federal funds sold and reverse RPs ¹⁹	27.7	35.7	37.5	35.9	38.5	34.5	37.3	35.5	36.1	41.8	48.7	40.9
31	Loans to commercial banks ²⁰	0.7	0.5	0.7	0.5	0.5	0.8	0.7	0.8	0.7	0.7	0.7	0.7
32	Other assets including trading assets ²¹	318.7	332.7	334.4	343.8	346.0	349.8	354.0	356.6	361.2	361.0	363.5	359.6
33	TOTAL ASSETS	5,049.0	5,153.0	5,193.7	5,189.4	5,218.4	5,249.3	5,280.4	5,298.0	5,311.8	5,313.3	5,329.1	5,327.3
LIABILITIES													
34	Deposits	3,958.4	4,053.5	4,082.0	4,104.9	4,138.0	4,166.2	4,188.4	4,200.8	4,207.6	4,202.4	4,229.6	4,236.7
35	Large time deposits	446.8	485.3	493.7	498.1	506.1	510.3	515.3	515.0	514.6	515.8	516.4	517.8
36	Other deposits	3,511.6	3,568.3	3,588.2	3,606.8	3,631.9	3,655.9	3,673.2	3,685.8	3,693.0	3,686.6	3,713.2	3,719.0
37	Borrowings	345.4	340.6	340.6	342.3	338.3	337.5	333.9	335.9	333.7	336.4	333.7	326.9
38	Net due to related foreign offices	17.8	25.1	24.6	27.8	27.4	25.8	27.8	24.7	23.9	23.7	20.9	22.4
39	Other liabilities including trading liabilities ²²	68.0	71.8	72.5	73.3	74.4	74.9	78.3	80.5	82.2	85.7	83.4	82.2
40	TOTAL LIABILITIES	4,389.6	4,491.1	4,519.7	4,548.3	4,578.0	4,604.3	4,628.5	4,641.9	4,647.5	4,648.2	4,667.6	4,668.2
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	659.4	661.9	674.0	641.1	640.4	644.9	651.9	656.1	664.3	665.0	661.5	659.1
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-10.9	-6.3	-5.3	-2.6	-2.3	1.3	3.2	4.0	6.8	6.6	6.5	6.5
43	U.S. Treasury and agency securities, MBS ²⁵	-10.1	-6.5	-5.1	-3.1	-3.0	-0.2	1.3	1.6	3.6	3.5	3.4	3.5

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

October 4, 2019

Account		2018 Aug	2019 Feb	2019 Mar	2019 Apr	2019 May	2019 Jun	2019 Jul	2019 Aug	Week ending				
										Sep 4	Sep 11	Sep 18	Sep 25	
ASSETS														
1	Bank credit	4,446.7	4,526.5	4,546.3	4,558.3	4,585.9	4,609.0	4,623.2	4,639.6	4,652.8	4,653.7	4,657.8	4,668.4	
2	Securities in bank credit ²	917.5	927.5	931.6	939.1	936.5	934.1	934.8	933.6	935.2	936.8	937.8	939.9	
3	Treasury and agency securities ³	653.5	664.8	671.7	681.3	679.4	680.5	682.0	680.1	682.0	683.4	685.1	687.5	
4	Mortgage-backed securities (MBS) ⁴	483.0	493.3	497.8	504.4	504.9	509.0	512.0	511.4	514.6	514.6	515.1	514.9	
5	Non-MBS ⁵	170.5	171.5	173.8	176.9	174.6	171.5	170.0	168.7	167.4	168.8	169.9	172.6	
6	Other securities	264.0	262.7	260.0	257.8	257.0	253.6	252.8	253.6	253.2	253.4	252.7	252.4	
7	Mortgage-backed securities (MBS) ⁶	14.0	18.9	18.7	17.5	17.8	17.8	18.5	18.6	18.3	18.1	18.2	17.7	
8	Non-MBS ⁷	249.9	243.8	241.3	240.2	239.2	235.8	234.3	235.0	234.9	235.3	234.5	234.8	
9	Loans and leases in bank credit ⁸	3,529.2	3,599.0	3,614.6	3,619.2	3,649.4	3,674.8	3,688.4	3,706.0	3,717.6	3,716.9	3,720.1	3,728.4	
10	Commercial and industrial loans	622.5	650.6	655.8	660.6	663.4	668.0	668.7	667.9	668.2	668.1	669.6	671.7	
11	Real estate loans	2,190.6	2,251.6	2,263.6	2,280.7	2,298.0	2,310.9	2,319.9	2,331.2	2,336.8	2,337.7	2,338.7	2,342.3	
12	Residential real estate loans	807.8	828.9	834.4	841.2	847.3	852.9	856.4	860.7	863.9	864.4	862.6	863.9	
13	Revolving home equity loans	120.6	119.9	119.1	119.2	119.0	118.9	118.7	118.4	118.4	118.4	118.3	118.3	
14	Closed-end residential loans ⁹	687.2	709.0	715.3	722.0	728.3	734.0	737.7	742.2	745.4	746.1	744.3	745.6	
15	Commercial real estate loans	1,382.8	1,422.8	1,429.2	1,439.4	1,450.7	1,458.0	1,463.5	1,470.6	1,473.0	1,473.3	1,476.1	1,478.3	
16	Construction and land development loans ¹⁰	216.6	224.0	225.0	225.6	227.9	229.4	231.1	232.0	232.2	232.5	233.0	233.3	
17	Secured by farmland ¹¹	92.7	94.2	94.5	95.2	95.6	95.5	93.7	94.0	94.0	94.0	94.0	94.3	
18	Secured by multifamily properties ¹²	196.0	202.7	203.7	206.8	210.6	211.5	212.8	213.9	214.6	214.4	215.0	215.7	
19	Secured by nonfarm nonresidential properties ¹³	877.5	901.9	905.9	911.8	916.6	921.6	925.9	930.6	932.1	932.4	934.0	935.1	
20	Consumer loans	433.9	414.8	408.0	384.7	387.1	390.6	393.8	397.2	399.0	399.5	399.9	400.9	
21	Credit cards and other revolving plans	210.5	183.9	177.6	152.9	153.7	154.9	156.4	157.6	158.0	157.6	157.4	158.1	
22	Other consumer loans	223.4	230.9	230.4	231.8	233.4	235.7	237.4	239.6	241.1	241.9	242.5	242.8	
23	Automobile loans ¹⁴	78.3	79.5	79.5	79.9	80.3	80.9	81.6	82.3	82.6	82.8	82.9	82.8	
24	All other consumer loans ¹⁵	145.1	151.4	150.9	151.9	153.1	154.7	155.8	157.3	158.5	159.0	159.6	160.0	
25	All other loans and leases	282.3	282.0	287.3	293.3	300.9	305.3	306.0	309.7	313.5	311.6	311.9	313.6	
26	Loans to nondepository financial institutions ¹⁶	58.0	55.7	58.6	62.0	66.8	70.0	71.9	73.8	77.0	74.8	74.2	75.3	
27	All loans not elsewhere classified ¹⁷	224.3	226.3	228.7	231.3	234.1	235.3	234.0	235.9	236.5	236.8	237.7	238.3	
28	LESS: Allowance for loan and lease losses	40.5	42.5	42.9	45.2	42.9	40.8	40.8	40.9	41.1	41.1	41.1	41.0	

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

October 4, 2019

Account		2018 Aug	2019 Feb	2019 Mar	2019 Apr	2019 May	2019 Jun	2019 Jul	2019 Aug	Week ending			
										Sep 4	Sep 11	Sep 18	Sep 25
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	294.7	291.3	306.5	286.8	275.6	290.2	300.0	306.3	322.3	316.1	297.7	289.6
30	Total federal funds sold and reverse RPs ¹⁹	30.3	36.5	37.3	37.0	38.0	40.1	39.7	40.8	42.3	41.9	48.9	46.1
31	Loans to commercial banks ²⁰	0.6	0.5	0.6	0.5	0.5	0.8	0.7	0.7	0.7	0.7	0.7	0.7
32	Other assets including trading assets ²¹	319.5	331.7	332.1	342.0	346.1	350.2	354.8	357.4	360.5	363.5	365.7	361.0
33	TOTAL ASSETS	5,051.4	5,144.1	5,179.9	5,179.4	5,203.1	5,249.4	5,277.6	5,304.1	5,337.5	5,334.7	5,329.7	5,324.8
LIABILITIES													
34	Deposits	3,954.8	4,045.6	4,094.2	4,108.4	4,115.9	4,150.4	4,172.4	4,197.6	4,230.4	4,222.4	4,218.8	4,218.1
35	Large time deposits	447.9	484.9	493.5	497.5	506.4	511.3	515.8	516.2	516.2	516.4	517.8	518.0
36	Other deposits	3,506.9	3,560.7	3,600.7	3,610.9	3,609.4	3,639.1	3,656.6	3,681.5	3,714.2	3,706.0	3,701.0	3,700.1
37	Borrowings	343.8	342.9	335.0	338.6	343.2	343.6	338.8	333.6	326.7	327.8	332.5	328.0
38	Net due to related foreign offices	18.0	24.2	22.7	26.3	27.5	26.0	27.2	25.0	24.4	24.9	22.2	23.1
39	Other liabilities including trading liabilities ²²	68.8	71.8	70.7	70.3	72.8	74.5	77.8	81.5	85.0	89.4	85.2	83.5
40	TOTAL LIABILITIES	4,385.5	4,484.5	4,522.7	4,543.7	4,559.5	4,594.5	4,616.2	4,637.7	4,666.6	4,664.5	4,658.8	4,652.8
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	665.9	659.6	657.2	635.8	643.6	654.9	661.4	666.3	670.9	670.2	670.9	672.1
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-10.9	-6.3	-5.3	-2.6	-2.3	1.3	3.2	4.0	6.8	6.6	6.5	6.5
43	U.S. Treasury and agency securities, MBS ²⁵	-10.1	-6.5	-5.1	-3.1	-3.0	-0.2	1.3	1.6	3.6	3.5	3.4	3.5

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Seasonally adjusted, billions of dollars

October 4, 2019

Account		2018 Aug	2019 Feb	2019 Mar	2019 Apr	2019 May	2019 Jun	2019 Jul	2019 Aug	Week ending			
										Sep 4	Sep 11	Sep 18	Sep 25
ASSETS													
1	Bank credit	973.1	1,027.7	1,027.1	1,028.6	1,038.3	1,036.5	1,033.2	1,046.0	1,050.5	1,048.1	1,043.7	1,058.0
2	Securities in bank credit ²	253.7	276.0	274.4	278.1	284.4	279.7	277.0	288.5	293.9	293.2	286.1	290.8
3	Treasury and agency securities ³	152.8	173.7	172.0	174.8	180.6	177.4	176.7	187.2	192.8	192.1	186.6	193.8
4	Mortgage-backed securities (MBS) ⁴	24.6	25.5	26.5	26.6	29.0	27.7	28.3	33.1	34.8	35.2	32.4	36.4
5	Non-MBS ⁵	128.2	148.2	145.5	148.1	151.7	149.7	148.4	154.0	157.9	157.0	154.2	157.4
6	Other securities	100.9	102.3	102.4	103.3	103.8	102.3	100.3	101.4	101.1	101.1	99.5	97.0
7	Mortgage-backed securities (MBS) ⁶	1.2	1.8	1.7	1.8	2.0	1.8	1.9	1.7	1.7	1.9	1.5	1.6
8	Non-MBS ⁷	99.7	100.6	100.7	101.6	101.8	100.5	98.4	99.7	99.4	99.2	97.9	95.5
9	Loans and leases in bank credit ⁸	719.4	751.7	752.7	750.5	753.9	756.8	756.2	757.5	756.6	754.8	757.7	767.2
10	Commercial and industrial loans	378.7	393.9	395.5	400.1	399.3	396.5	388.2	388.9	385.2	383.5	383.3	387.4
11	Real estate loans	78.0	81.7	81.7	82.0	81.9	83.8	83.3	81.2	81.2	81.9	80.8	82.9
12	Residential real estate loans	1.0	1.5	1.5	1.4	1.4	1.5	1.7	1.9	1.8	1.8	1.6	1.6
13	Revolving home equity loans	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
14	Closed-end residential loans ⁹	0.7	1.3	1.2	1.2	1.2	1.3	1.5	1.7	1.6	1.6	1.4	1.4
15	Commercial real estate loans	77.0	80.1	80.2	80.5	80.4	82.3	81.6	79.3	79.4	80.1	79.1	81.2
16	Construction and land development loans ¹⁰	10.6	12.4	12.7	12.8	12.9	13.0	12.9	12.2	12.0	11.8	11.9	12.3
17	Secured by farmland ¹¹	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2
18	Secured by multifamily properties ¹²	5.8	7.8	8.1	8.0	8.4	8.4	8.5	8.3	8.5	8.6	8.5	8.5
19	Secured by nonfarm nonresidential properties ¹³	60.5	59.8	59.4	59.6	59.1	60.6	60.0	58.6	58.7	59.5	58.5	60.2
20	Consumer loans	2.7	3.2	3.3	3.3	3.3	3.3	3.2	3.3	3.4	3.5	3.5	3.7
21	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22	Other consumer loans	2.7	3.2	3.3	3.3	3.3	3.3	3.2	3.3	3.4	3.5	3.5	3.7
23	Automobile loans ¹⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24	All other consumer loans ¹⁵	2.7	3.2	3.3	3.3	3.3	3.3	3.2	3.3	3.4	3.5	3.5	3.7
25	All other loans and leases	260.0	272.9	272.3	265.1	269.4	273.2	281.4	284.1	286.8	285.9	290.0	293.2
26	Loans to nondepository financial institutions ¹⁶	106.3	111.5	111.3	109.5	114.8	117.6	119.0	120.3	120.6	118.6	120.3	121.3
27	All loans not elsewhere classified ¹⁷	153.7	161.4	161.0	155.6	154.7	155.6	162.5	163.9	166.2	167.3	169.7	171.8
28	LESS: Allowance for loan and lease losses	1.7	1.4	1.4	1.0	1.0	0.9	0.8	1.0	1.1	1.1	1.0	1.0

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Seasonally adjusted, billions of dollars (continued)

October 4, 2019

Account		2018 Aug	2019 Feb	2019 Mar	2019 Apr	2019 May	2019 Jun	2019 Jul	2019 Aug	Week ending			
										Sep 4	Sep 11	Sep 18	Sep 25
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	750.7	686.6	643.2	591.0	584.1	585.8	557.8	561.4	524.5	525.4	545.4	554.1
30	Total federal funds sold and reverse RPs ¹⁹	356.7	383.2	391.6	403.0	413.3	438.5	455.3	469.7	493.2	501.7	468.4	482.9
31	Loans to commercial banks ²⁰	4.1	1.7	2.1	2.2	2.4	2.5	2.7	2.9	3.3	2.9	2.9	3.3
32	Other assets including trading assets ²¹	138.1	125.5	126.9	124.5	120.4	131.1	128.3	138.9	138.4	136.7	133.0	145.4
33	TOTAL ASSETS	2,221.0	2,223.3	2,189.5	2,148.2	2,157.5	2,193.5	2,176.5	2,217.8	2,208.9	2,213.6	2,192.5	2,242.7
LIABILITIES													
34	Deposits	1,001.3	1,039.2	1,018.8	1,006.7	1,004.5	1,014.8	994.0	1,007.9	1,007.8	1,003.9	1,008.1	1,009.4
35	Large time deposits	711.2	727.9	724.7	726.2	719.4	726.1	718.0	724.7	724.3	729.8	723.1	712.0
36	Other deposits	290.1	311.3	294.1	280.4	285.1	288.7	276.0	283.2	283.5	274.1	285.0	297.4
37	Borrowings	855.7	855.9	867.2	864.3	868.0	882.8	883.5	916.9	927.4	897.5	881.9	886.5
38	Net due to related foreign offices	233.0	211.7	210.1	167.4	167.6	184.4	165.8	145.8	100.3	130.8	132.0	155.3
39	Other liabilities including trading liabilities ²²	123.0	119.4	114.1	117.4	118.0	125.1	117.2	121.7	120.5	120.7	117.3	129.4
40	TOTAL LIABILITIES	2,213.0	2,226.2	2,210.1	2,155.8	2,158.2	2,207.1	2,160.5	2,192.3	2,156.1	2,152.9	2,139.4	2,180.7
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	8.0	-2.9	-20.7	-7.5	-0.7	-13.7	16.0	25.5	52.8	60.7	53.1	62.1
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-0.6	0.3	0.6	0.9	1.2	1.9	1.7	2.3	2.6	2.2	2.1	2.1
43	U.S. Treasury and agency securities, MBS ²⁵	-0.6	0.3	0.6	0.9	1.2	1.9	1.7	2.3	2.6	2.2	2.1	2.1

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Not seasonally adjusted, billions of dollars

October 4, 2019

Account		2018 Aug	2019 Feb	2019 Mar	2019 Apr	2019 May	2019 Jun	2019 Jul	2019 Aug	Week ending			
										Sep 4	Sep 11	Sep 18	Sep 25
ASSETS													
1	Bank credit	969.6	1,032.5	1,031.3	1,028.6	1,037.7	1,040.7	1,036.5	1,042.6	1,043.8	1,041.1	1,038.5	1,045.1
2	Securities in bank credit ²	254.0	278.8	273.7	273.5	284.2	280.6	279.2	288.9	292.3	291.7	285.1	286.8
3	Treasury and agency securities ³	152.9	176.5	171.1	171.0	181.9	178.6	178.8	187.7	192.6	191.8	187.3	190.2
4	Mortgage-backed securities (MBS) ⁴	25.2	24.8	24.6	25.3	30.3	30.1	30.5	34.0	35.6	35.8	33.1	37.1
5	Non-MBS ⁵	127.7	151.7	146.5	145.7	151.6	148.5	148.3	153.7	157.0	156.0	154.1	153.1
6	Other securities	101.1	102.3	102.6	102.5	102.3	102.0	100.4	101.2	99.7	99.9	97.9	96.6
7	Mortgage-backed securities (MBS) ⁶	1.4	1.5	1.7	1.8	2.0	1.8	2.0	1.8	1.9	2.1	1.8	1.7
8	Non-MBS ⁷	99.8	100.7	100.9	100.7	100.3	100.3	98.4	99.4	97.7	97.8	96.1	94.9
9	Loans and leases in bank credit ⁸	715.6	753.7	757.6	755.1	753.5	760.0	757.3	753.7	751.5	749.4	753.3	758.3
10	Commercial and industrial loans	375.9	394.5	399.5	403.4	399.3	397.2	387.6	386.0	381.5	379.5	380.6	380.2
11	Real estate loans	78.4	81.7	81.7	81.4	81.8	83.8	82.9	81.5	81.4	81.8	81.2	83.2
12	Residential real estate loans	0.9	1.5	1.5	1.4	1.3	1.5	1.7	1.8	1.8	1.8	1.7	1.7
13	Revolving home equity loans	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3
14	Closed-end residential loans ⁹	0.6	1.3	1.3	1.2	1.1	1.3	1.5	1.6	1.6	1.5	1.4	1.4
15	Commercial real estate loans	77.5	80.1	80.2	80.0	80.5	82.2	81.2	79.7	79.6	80.0	79.4	81.5
16	Construction and land development loans ¹⁰	10.7	12.6	13.1	13.1	12.8	12.5	12.3	12.4	12.3	12.0	12.0	12.3
17	Secured by farmland ¹¹	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2
18	Secured by multifamily properties ¹²	5.8	7.9	8.3	8.1	8.5	8.6	8.4	8.2	8.5	8.6	8.6	8.6
19	Secured by nonfarm nonresidential properties ¹³	60.8	59.6	58.7	58.7	59.0	60.9	60.3	59.0	58.7	59.2	58.6	60.4
20	Consumer loans	2.9	3.1	3.2	3.3	3.3	3.4	3.5	3.5	3.5	3.4	3.4	3.6
21	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22	Other consumer loans	2.9	3.1	3.2	3.3	3.3	3.4	3.5	3.5	3.5	3.4	3.4	3.6
23	Automobile loans ¹⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24	All other consumer loans ¹⁵	2.9	3.1	3.2	3.3	3.3	3.4	3.5	3.5	3.5	3.4	3.4	3.6
25	All other loans and leases	258.4	274.4	273.3	267.0	269.1	275.7	283.3	282.7	285.1	284.7	288.1	291.3
26	Loans to nondepository financial institutions ¹⁶	105.6	110.9	110.2	111.7	113.6	116.3	118.7	119.9	121.1	120.1	121.2	122.5
27	All loans not elsewhere classified ¹⁷	152.8	163.4	163.1	155.3	155.5	159.3	164.6	162.7	164.0	164.6	166.9	168.8
28	LESS: Allowance for loan and lease losses	1.7	1.3	1.3	1.2	1.1	1.1	1.0	1.0	1.0	1.0	1.0	1.0

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Not seasonally adjusted, billions of dollars (continued)

October 4, 2019

Account		2018 Aug	2019 Feb	2019 Mar	2019 Apr	2019 May	2019 Jun	2019 Jul	2019 Aug	Week ending			
										Sep 4	Sep 11	Sep 18	Sep 25
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	771.0	722.1	643.0	574.7	586.1	581.1	561.0	573.5	531.9	524.2	537.8	539.6
30	Total federal funds sold and reverse RPs ¹⁹	355.0	398.9	403.5	413.0	425.7	429.2	443.9	458.5	464.4	477.3	448.2	431.8
31	Loans to commercial banks ²⁰	3.4	2.4	2.7	2.7	2.6	2.6	2.4	2.5	3.0	2.6	2.6	3.0
32	Other assets including trading assets ²¹	140.1	127.0	125.9	122.3	123.8	134.5	126.6	140.8	139.3	141.0	132.4	145.8
33	TOTAL ASSETS	2,237.4	2,281.6	2,205.2	2,140.1	2,174.8	2,186.9	2,169.5	2,216.9	2,181.3	2,185.2	2,158.5	2,164.3
LIABILITIES													
34	Deposits	1,007.6	1,047.4	1,028.2	1,012.5	1,019.2	1,020.2	994.8	1,012.2	1,006.5	1,004.2	1,005.1	1,011.8
35	Large time deposits	713.8	733.7	732.3	736.5	736.1	735.9	717.4	726.3	724.4	727.3	718.5	714.4
36	Other deposits	293.8	313.7	295.9	276.0	283.2	284.3	277.4	285.8	282.1	276.9	286.5	297.3
37	Borrowings	854.1	873.4	853.6	856.5	871.5	873.6	889.5	915.2	923.6	905.4	892.6	864.4
38	Net due to related foreign offices	243.2	234.1	205.8	149.6	156.7	164.1	156.7	152.7	117.3	136.3	129.3	142.6
39	Other liabilities including trading liabilities ²²	123.9	118.5	112.5	118.4	124.0	124.0	114.0	122.3	119.4	124.8	117.1	131.0
40	TOTAL LIABILITIES	2,228.8	2,273.4	2,200.1	2,136.9	2,171.4	2,182.0	2,155.1	2,202.4	2,166.8	2,170.7	2,144.0	2,149.9
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	8.7	8.2	5.1	3.2	3.4	5.0	14.4	14.5	14.5	14.5	14.5	14.5
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-0.6	0.3	0.6	0.9	1.2	1.9	1.7	2.3	2.6	2.2	2.1	2.1
43	U.S. Treasury and agency securities, MBS ²⁵	-0.6	0.3	0.6	0.9	1.2	1.9	1.7	2.3	2.6	2.2	2.1	2.1

Footnotes appear on the last page.

1. Data include the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations. The latter two categories together are referred to on this release as "foreign-related institutions." Data exclude International Banking Facilities. Weekly levels are Wednesday values; monthly levels are pro rata averages of Wednesday values. The data for domestically chartered commercial banks and U.S. branches and agencies of foreign banks are estimated by benchmarking weekly data provided by a sample of banks to quarter-end reports of condition (Call Reports). Large domestically chartered commercial banks are defined as the top 25 domestically chartered commercial banks, ranked by domestic assets as of the previous commercial bank Call Report to which the H.8 release data have been benchmarked. Small domestically chartered commercial banks are defined as all domestically chartered commercial banks not included in the top 25. The data for large and small domestically chartered banks are adjusted to remove the estimated effects of mergers and panel shifts between these two bank groups. (See www.federalreserve.gov/releases/h8/about.htm for more information on how these data were constructed.)

2. Includes all securities, whether held-to-maturity reported at amortized cost; available-for-sale reported at fair value; held as trading assets, also reported at fair value; or equity securities with readily determinable fair values not held for trading. Excludes all non-security trading assets, such as derivatives with a positive fair value (included in line 32) or loans held in trading accounts (included in line 9).

3. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.

4. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.

5. Includes U.S. Treasury securities and U.S. government agency obligations other than MBS.

6. Includes MBS not issued or guaranteed by the U.S. government.

7. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.

8. Includes the allowance for loan and lease losses (line 28) and all loans held in trading accounts under a fair value option. Excludes total federal funds sold and reverse RPs (line 30), loans made to commercial banks (line 31), and unearned income.

9. Includes first and junior liens on closed-end loans secured by 1-4 family residential properties.

10. Includes construction, land development, and other land loans.

11. Includes loans secured by farmland, including grazing and pastureland.

12. Includes loans secured by multifamily (5 or more) residential properties, including apartment buildings.

13. Includes loans secured by nonfarm nonresidential properties, both owner-occupied and other nonfarm nonresidential properties.

14. Includes loans for purchasing new and used passenger cars and other vehicles. Includes direct and indirect consumer automobile loans as well as retail installment sales paper purchased from auto dealers.

15. Includes student loans, loans for medical expenses and vacations, and loans for other personal expenditures.

16. Includes loans to real estate investment trusts, insurance companies, holding companies of other depository institutions, finance companies, mortgage finance companies, factors, federally-sponsored lending agencies, investment banks, banks' own trust departments, and other nondepository financial intermediaries.

17. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.

18. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.

19. Includes total federal funds sold to, and reverse RPs with, commercial banks, brokers and dealers, and others, including the Federal Home Loan Banks (FHLB).

20. Excludes loans secured by real estate, which are included in line 11.

21. Includes other real estate owned; premises and fixed assets; investments in unconsolidated subsidiaries; intangible assets (including goodwill); direct and indirect investments in real estate ventures; accounts receivable; derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) with a positive fair value, as determined under FASB Interpretation No. 39 (FIN 39); and other assets. Excludes the due-from position with related foreign offices which is included in line 38. Excludes most securities held in trading accounts (included in line 2); trading account securities at some smaller domestically chartered commercial banks are included in this item.

22. Includes subordinated notes and debentures; net deferred tax liabilities; interest and other expenses accrued and unpaid; accounts payable; liabilities for short positions; derivative contracts with a negative fair value, as determined under FASB Interpretation No. 39 (FIN 39); other trading liabilities to which fair value accounting has been applied; and other liabilities.

23. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.

24. Difference between fair value and amortized cost for securities classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.

25. Difference between fair value and amortized cost for Treasury and agency securities, mortgage-backed securities (MBS), classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.

Current and historical H.8 data are available from the Federal Reserve Board's Data Download Program (www.federalreserve.gov/datadownload/Choose.aspx?rel=H.8). "Notes on the Data" back to October 17, 1989, may be found on the Federal Reserve Board's website (www.federalreserve.gov/releases/h8/h8notes.htm).